



Benefits and Entitlements Service Team (BEST)

What's New

2 February 2005

- **31 Dec 04 TSP Quarterly Participant Statement.** The participant statement for the fourth quarter of 2004 (1 Oct – 31 Dec 04) is now available via the [TSP website](#) (under Account Access) and [ThriftLine](#).
- **IRS Form 1099-R.** The Thrift Savings Plan has mailed IRS Form 1099-R to participants who received withdrawals or other taxable distributions from the TSP during 2004. If you are expecting this form and have not received it by 21 Feb 05, contact the [TSP Service Office](#).
- **Tax Credit.** If you participated in the TSP during tax year 2004, you may be eligible for the Retirement Savings Contributions Credit, which is available to participants with an adjusted gross income of no more than \$50,000 if married filing jointly, \$37,500 if head of household, or \$25,000 if single or married filing separately. For information, consult your tax advisor or refer to IRS Form 8880.
- **Thrift Savings Plan Rates of Return for January 2005.** The following chart represents the change in respective share prices for all the funds for Jan 05. The changes in share prices reflect net earnings after accrued TSP administrative expenses, trading costs and accrued investment managements fees have been deducted. Percentages in () are negative returns. The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis. For more information, including share costs, go to the TSP Homepage at www.tsp.gov and click on "Returns, Share Prices, & Fund Sheets."

	G Fund	F Fund	C Fund	S Fund	I Fund
January 2005	0.37%	0.58%	(2.40%)	(3.39%)	(1.87%)
<u>Last 12 Months</u> (2/1/2004 - 1/31/2005)	4.38%	4.07%	6.24%	10.14%	16.22%